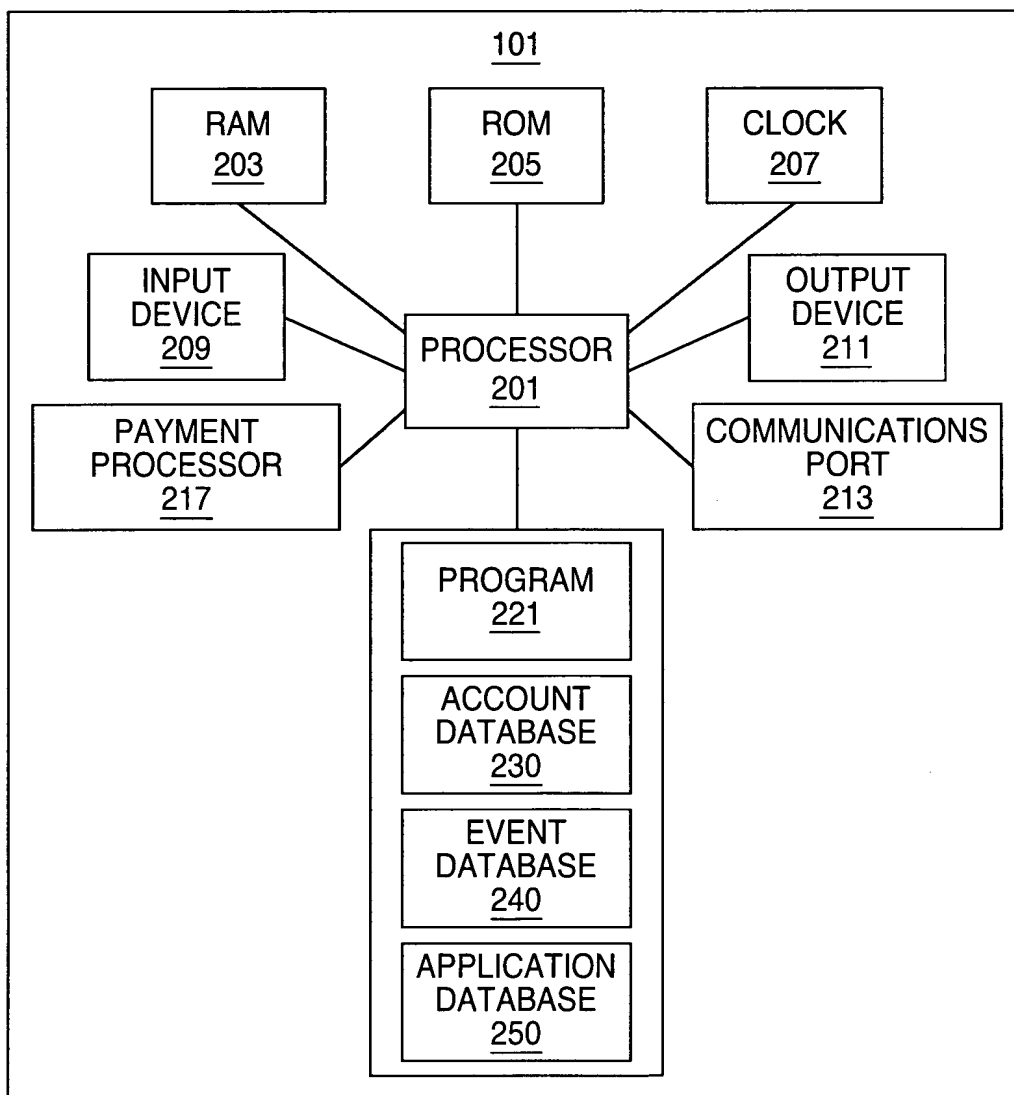


**FIG. 1**



**FIG. 2**

COPY

Account Identifier	User Name	Home Address	Business Address	Contact Number	Date of Birth	Alias	E-mail Address	Driver's License	Country of Citizenship	Country of Legal Residence
<u>301</u>	<u>302</u>	<u>303</u>	<u>304</u>	<u>305</u>	<u>306</u>	<u>307</u>	<u>308</u>	<u>309</u>	<u>310</u>	<u>311</u>
T-1111	Lulubelle Queeg	123 Anystreet Anytown, CA 12345	987 Anystreet Anytown, CA 12345	555-555-1234	1/1/63	Lulu	lulu@link.com	CA 12345	USA	N/A
T-2222	Jim Smith	234 Anystreet Anytown, CA 12345	876 Anystreet Anytown, CA 12345	555-555-2345	4/5/78	jt	jsmith@aanylink.com	CA 23456	Germany	USA
T-3333	John Doe	345 Anystreet Anytown, CA 12345	765 Anystreet Anytown, CA 12345	555-555-3456	9/8/77	N/A	jdoe@anylink.com	CA 34567	USA	N/A

FIG. 3A

Account Number	Event Identifier	Event Name	Event Start Date	Event End Date	Event Status	Event Action
<u>241</u>	<u>242</u>	<u>243</u>	<u>244</u>	<u>244</u>	<u>245</u>	<u>246</u>
123456	987	series 8 review	5/5/00	5/5/00	open	pend
	988	series 8 approved	5/5/00	5/5/00	open	pend

FIG. 4

COPY



Tax Bracket <u>327</u>	Income <u>328</u>	Net Worth <u>329</u>	Investment Objective <u>330</u>	Type of Fund <u>332</u>	Web Account Access <u>333</u>	Account Funding <u>334</u>	Electronic Funds Transfer <u>335</u>
22%	\$30,000	\$10,000	growth	stock	lulu@link.com	5/5/99 \$3000 cash	AnyBank Acct. No. 555-abc-654 15th of each month
29%	\$60,000	\$200,000	balance	money market	jsmith@aanylink.com	2/15/99 \$2000 cash	none
39%	\$70,000	\$75,000	growth	stock	jdoe@anylink.com	4/1/99 \$3000 transfer assets	none

**FIG. 3C**

COPY

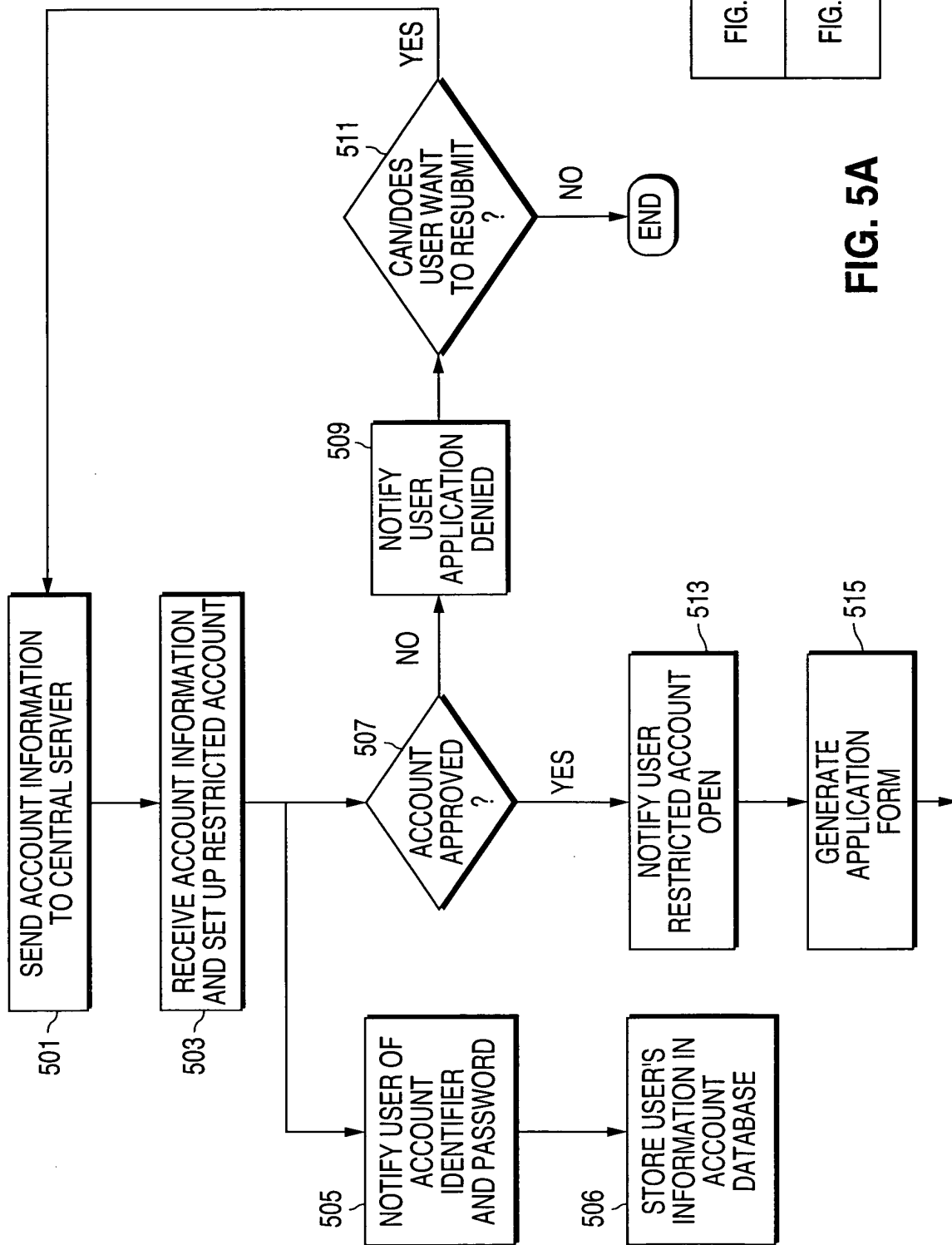


FIG. 5A

FIG. 5B

COPY

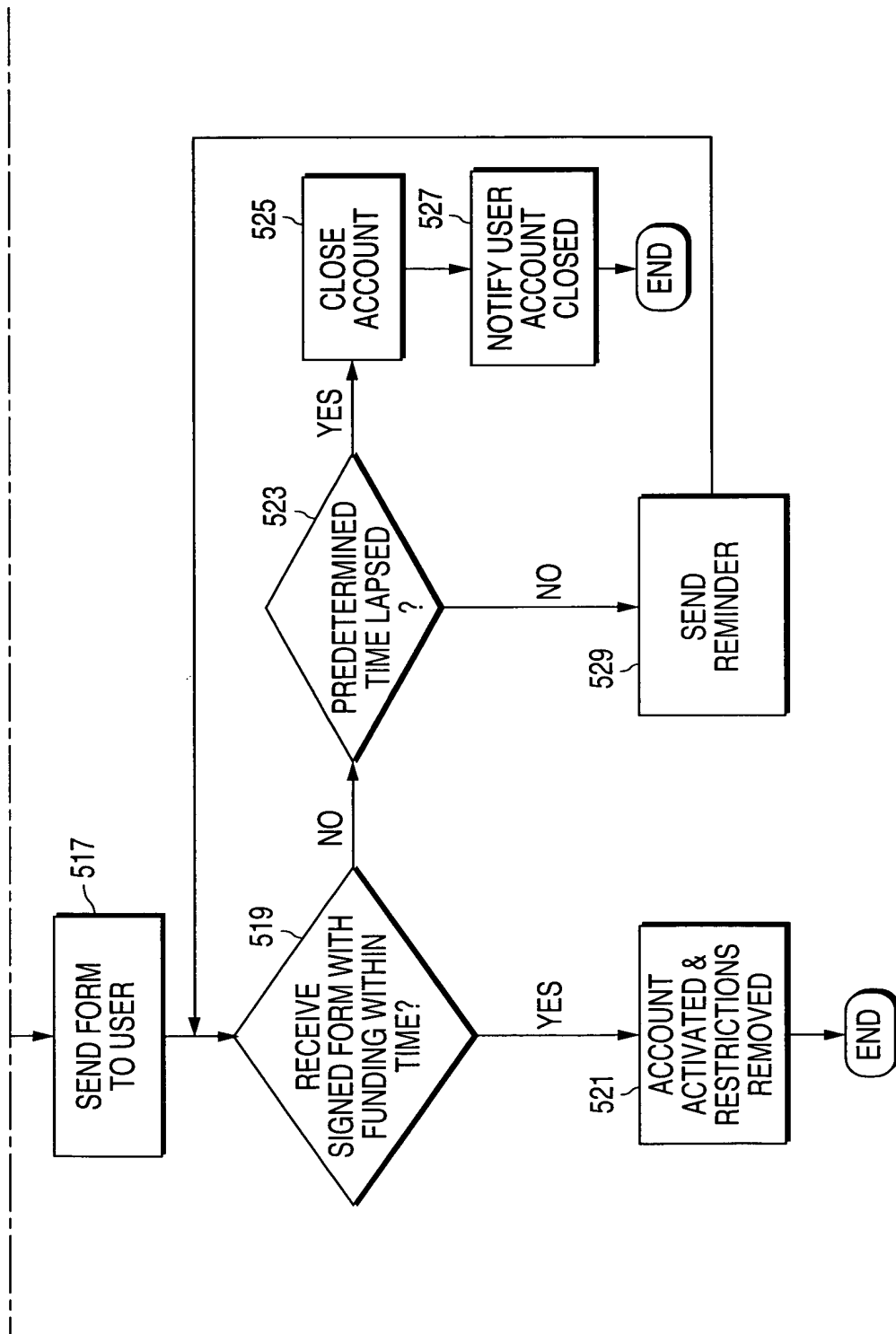


FIG. 5B

COPY

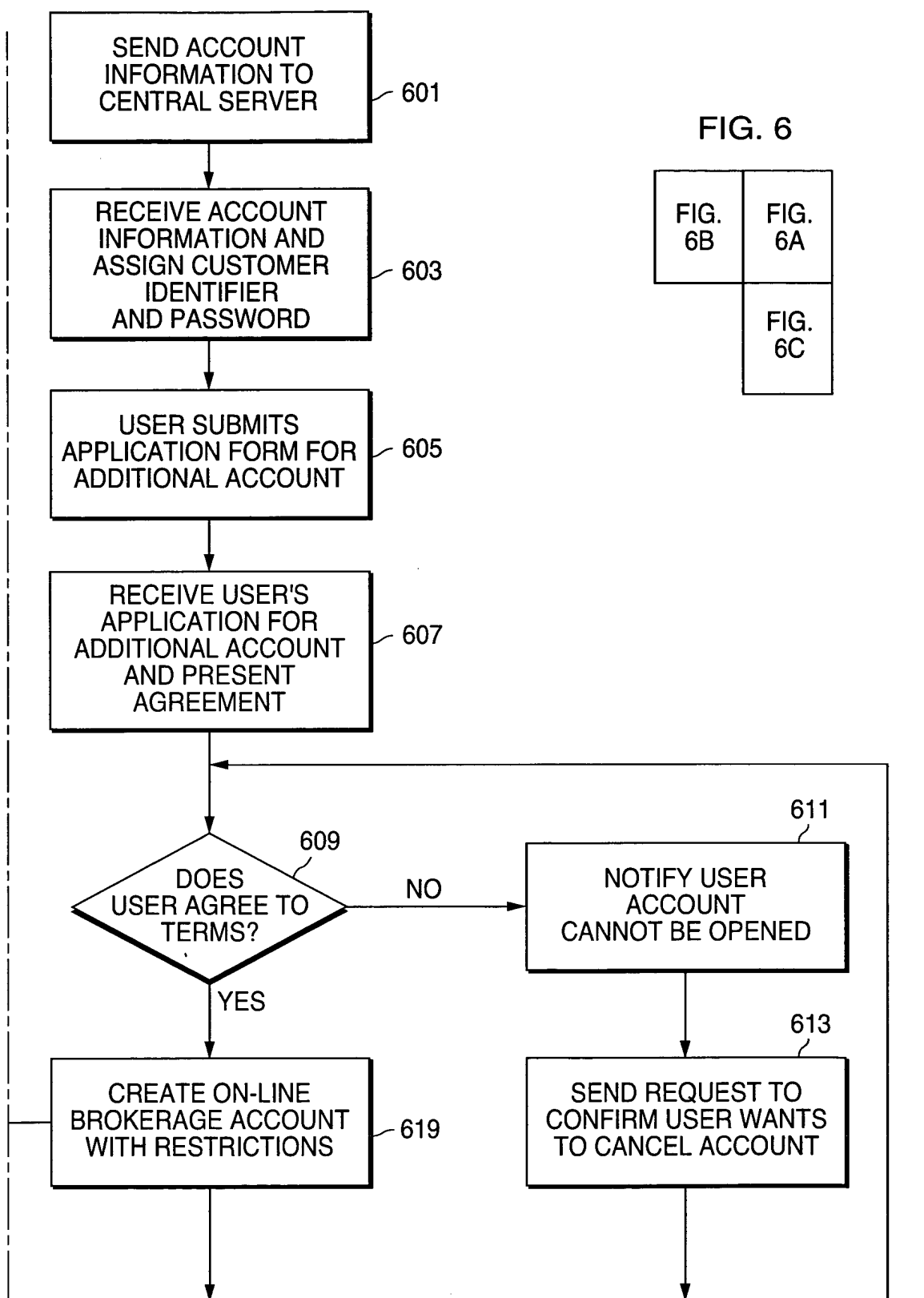


FIG. 6

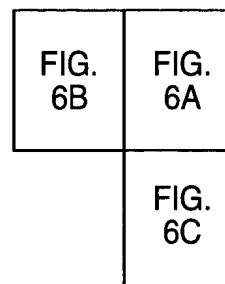


FIG. 6A

COPY

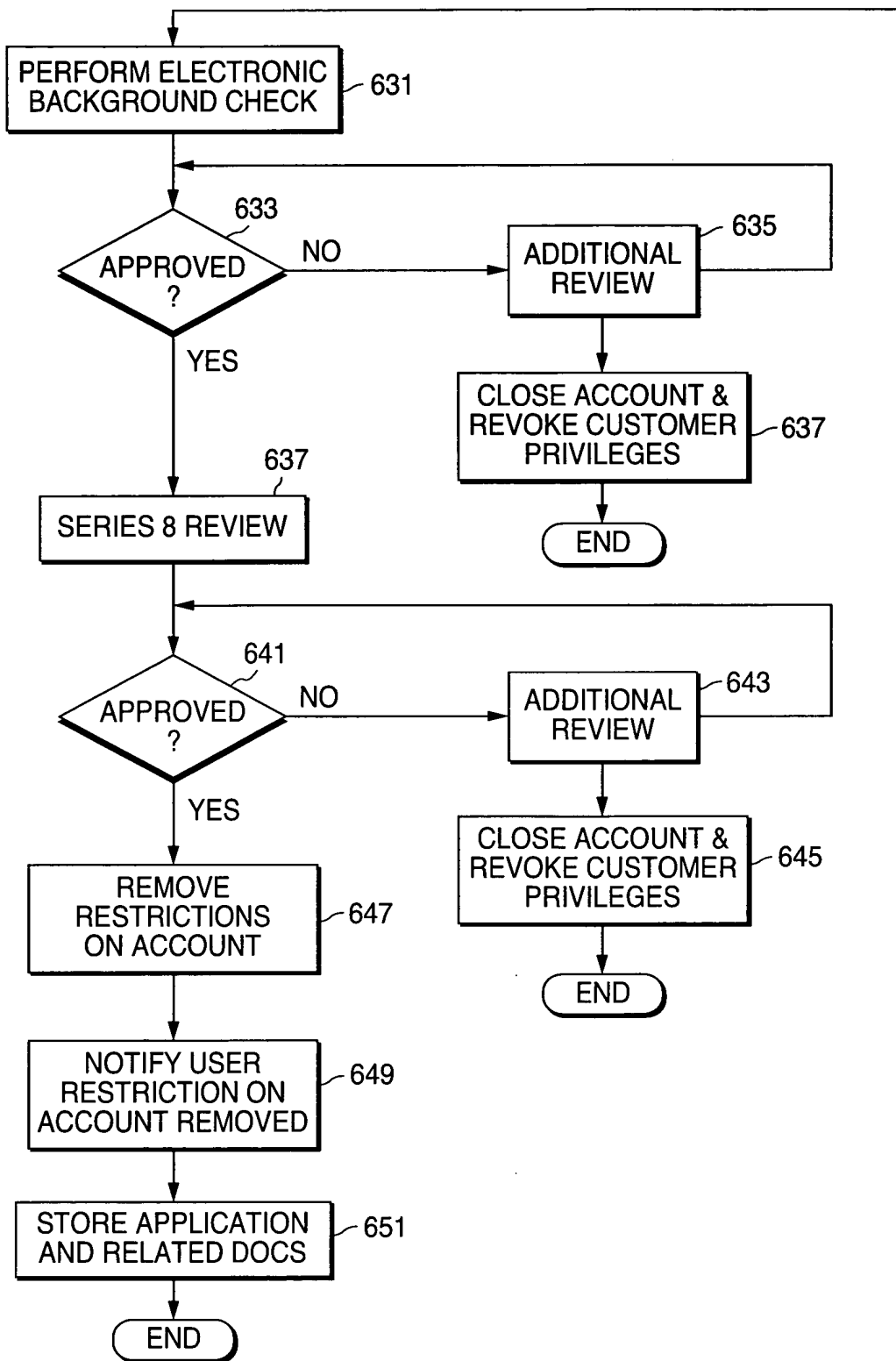


FIG. 6B

COPY



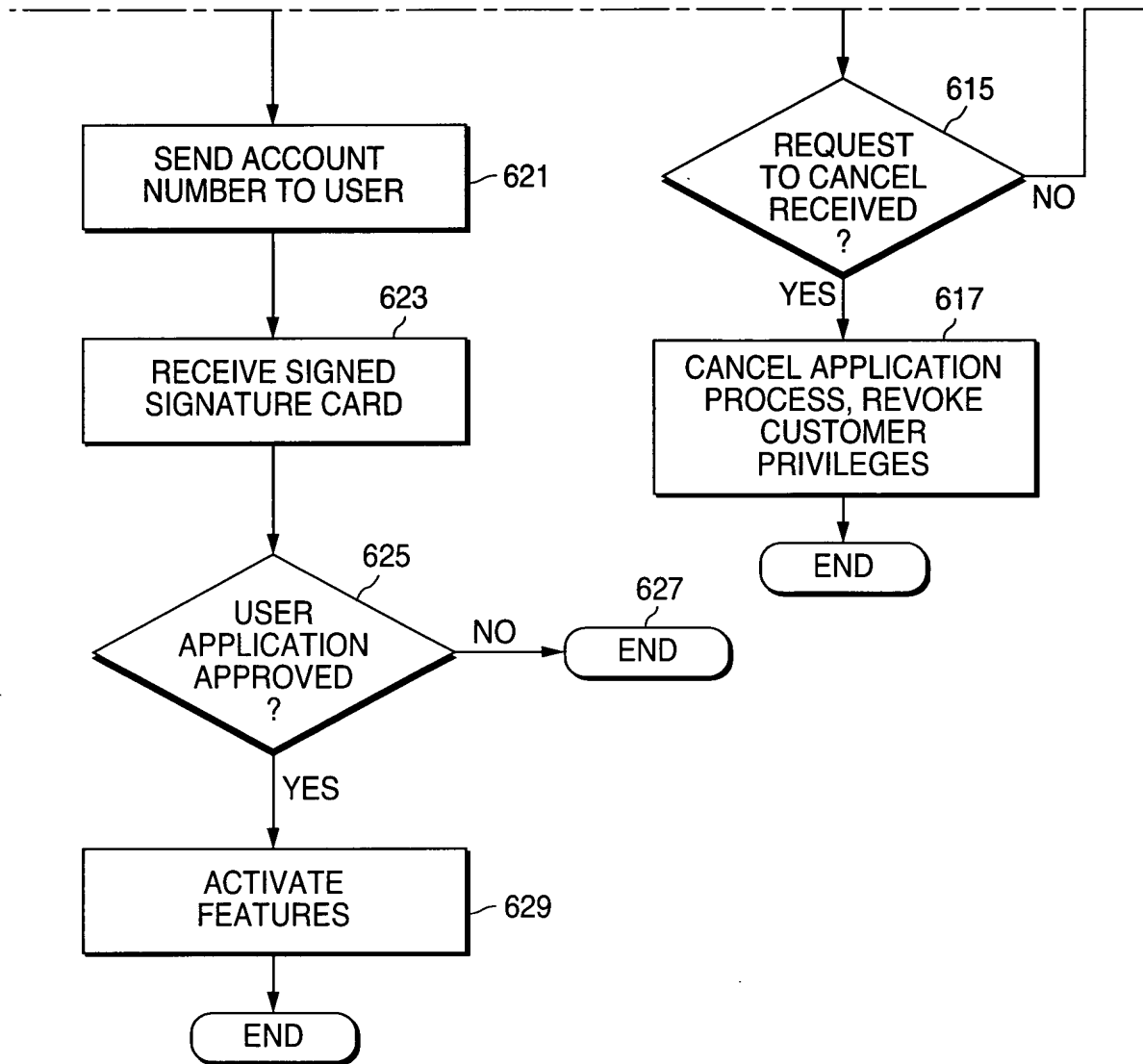


FIG. 6C

COPY

The Present Invention Automates And Streamlines  
The Way The System Accepts And Processes New  
Account Applications

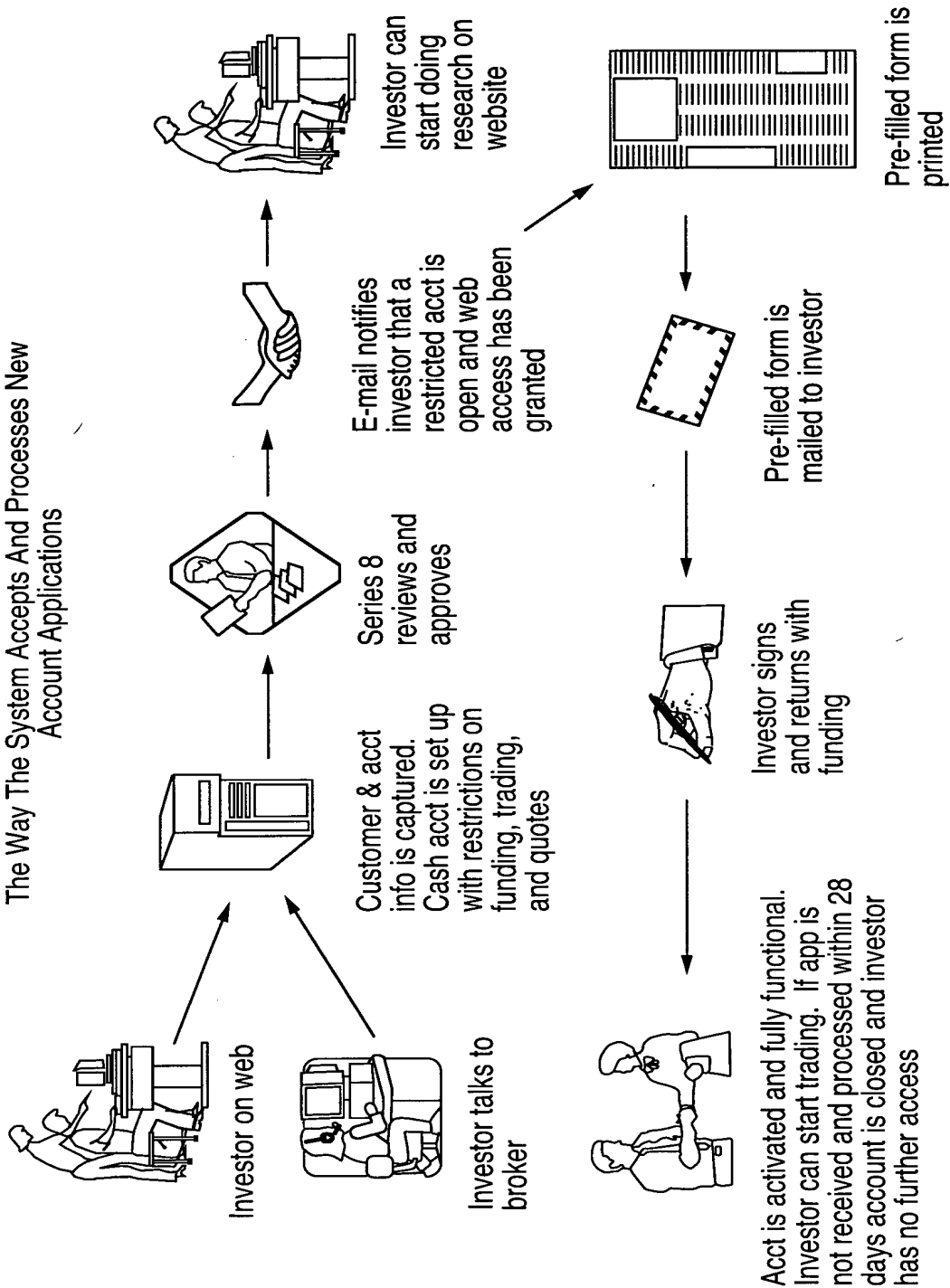


FIG. 7

COPY

# Application Timeline

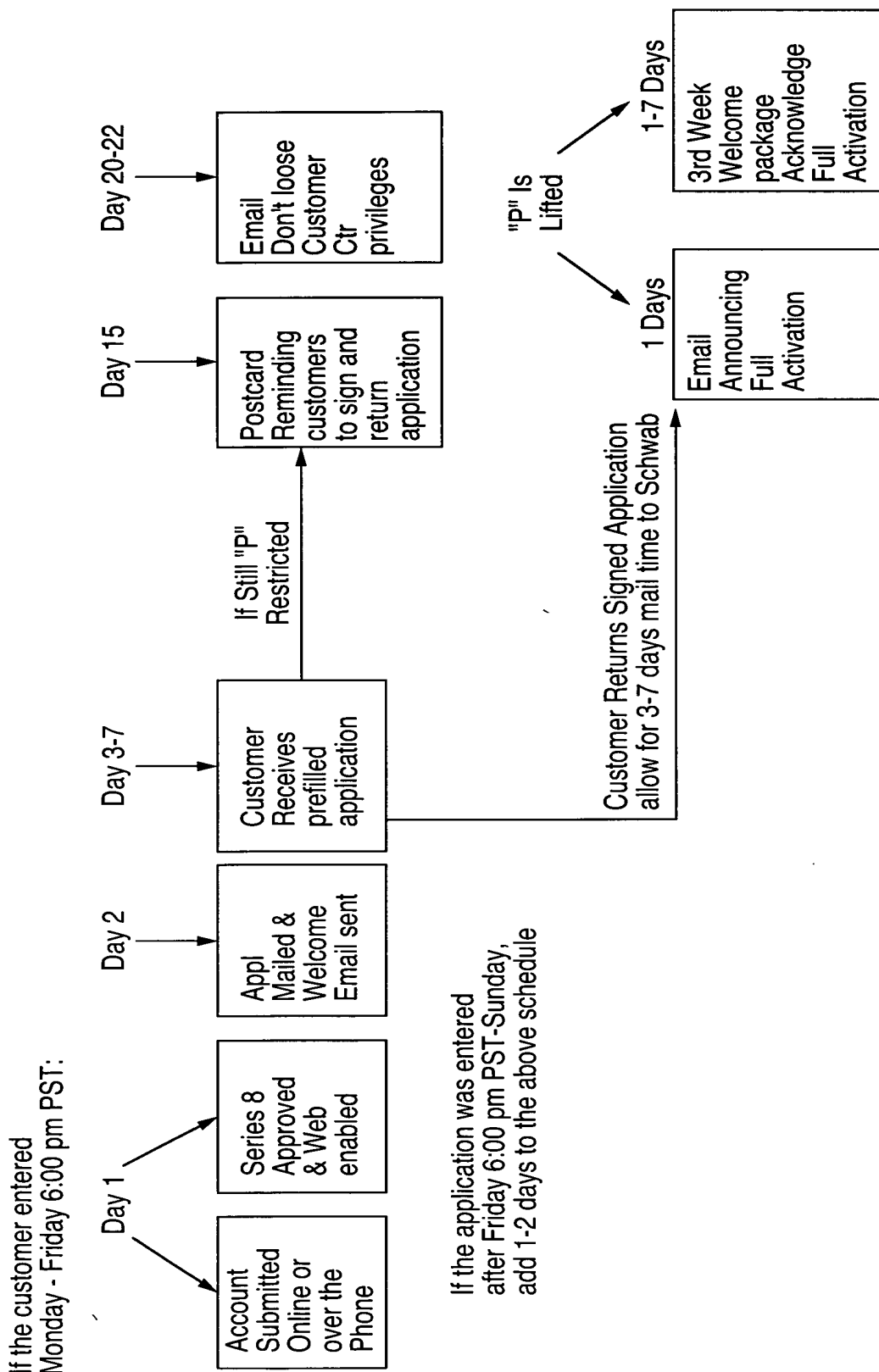


FIG. 8

COPY

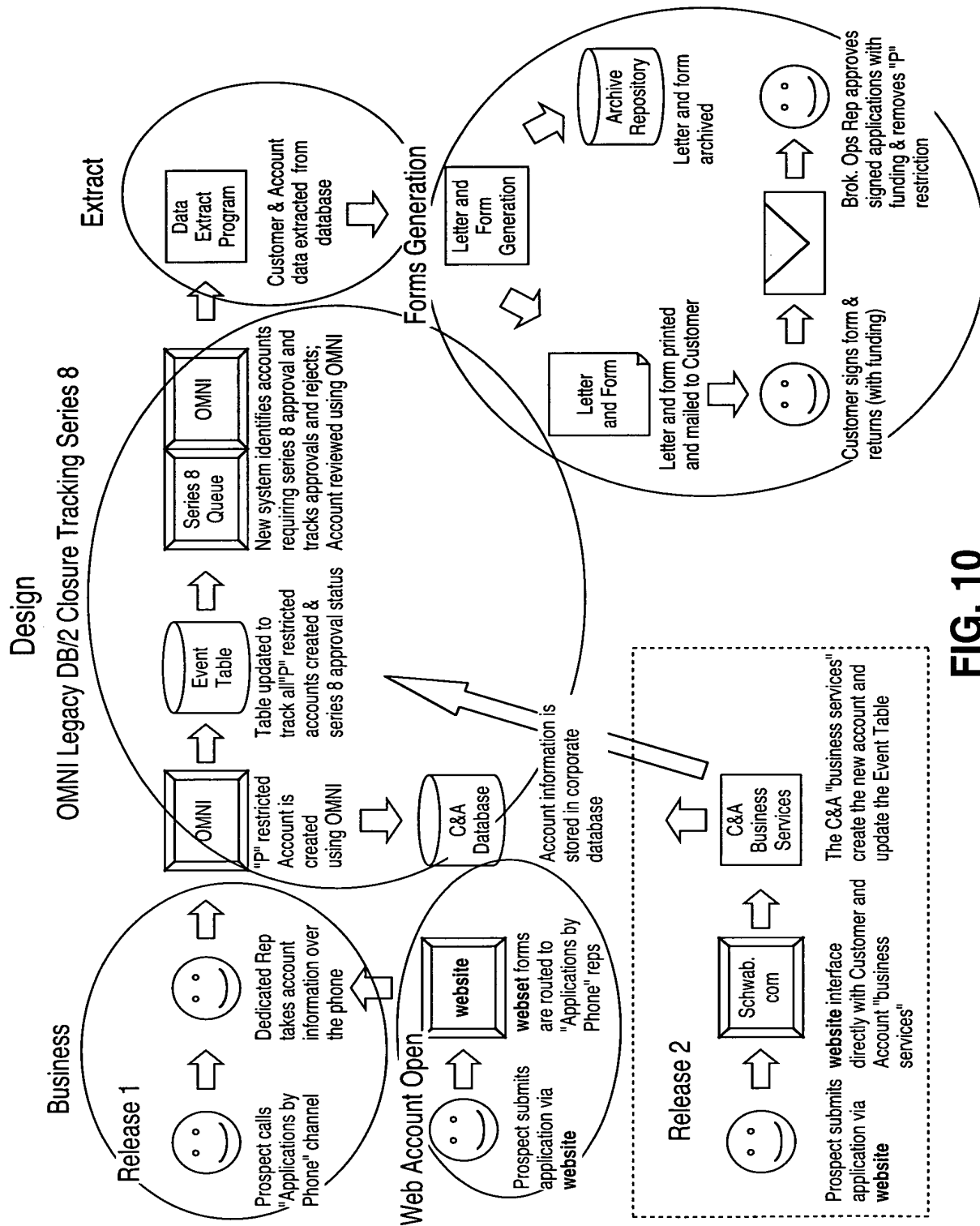
Although Only Cash Accounts Are Part Of This  
Offering, Investors Still Cannot Fund Or Trade Until  
The Signed Application Has Been Received

<div>Event</div> <div>Investor capability</div>	<ul style="list-style-type: none"> <li>Series 8 approved</li> <li>Acct is opened</li> <li>Signed application not yet received</li> </ul>	<ul style="list-style-type: none"> <li>Signed application has been received and processed</li> </ul>	<ul style="list-style-type: none"> <li>Acct has been opened for 28 days</li> <li>Signed application still has not been received</li> </ul>
Access to customer website to do research	√	√	X
Fund the acct	X	√	X
Purchase or sell securities	X	√	X

Legend: √ = capable X = not capable

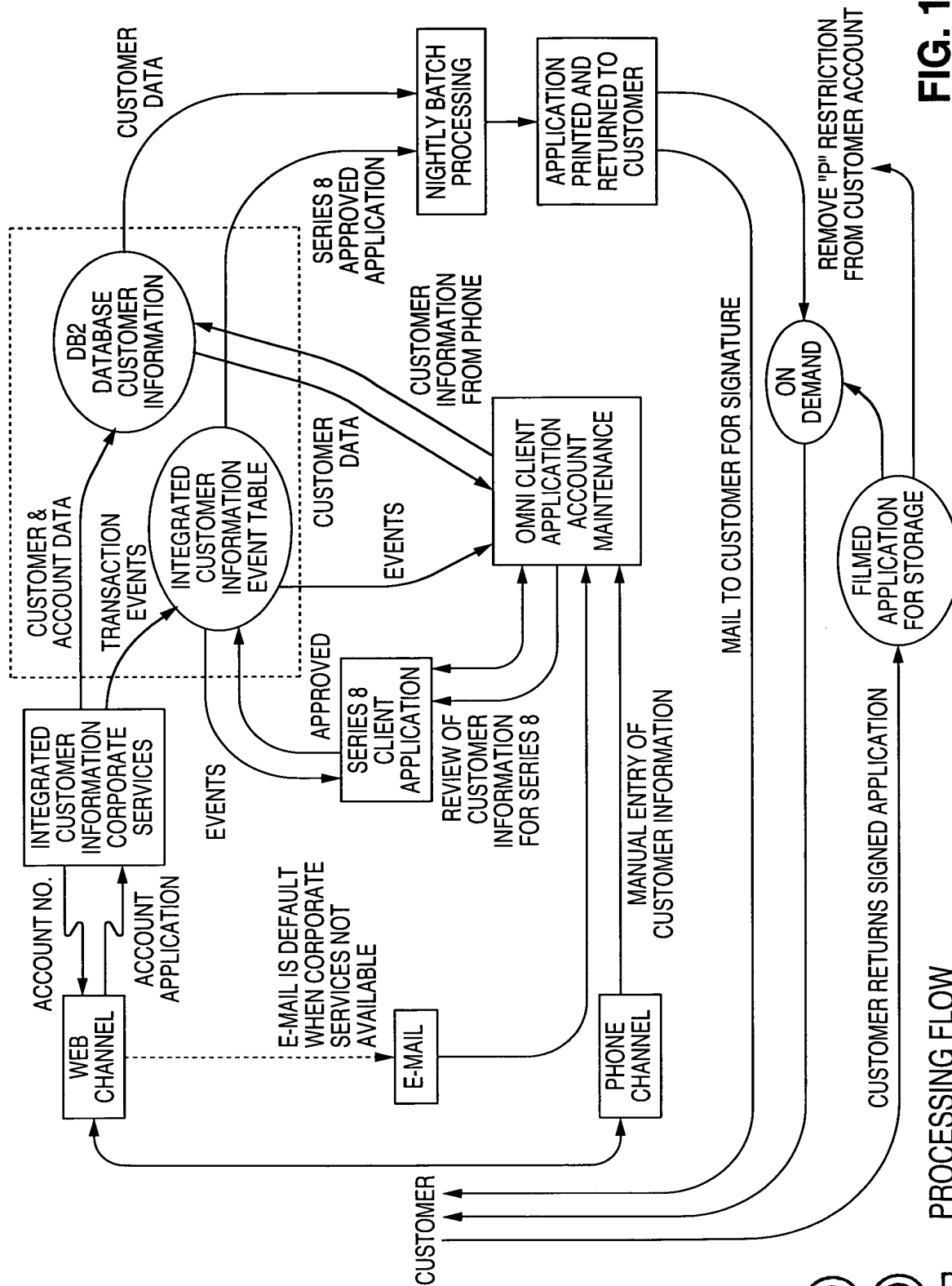
**FIG. 9**

COPY



**FIG. 10**

COPY



COPY

- System edits ensure that investors provide all necessary information before submitting the application
  - reduce need for follow-up
- Automation will capture all the required information at the point of entry
- System controls are in place to prevent investors from funding or trading until the signed application is received
- Investor just has to sign and return the pre-filled form to activate the account for funding, trading, and real time quotes
  - higher probability that paperwork will be returned and account activated because process is initiated by investor
- Authority to activate the accounts is strictly controlled
- Investor is reminded after 15 days and again after another 6 days if signed application has not been received
- System will close accounts and notify investors when signed application has not been received within 28 days
- Daily reports are generated to monitor exceptions

## **FIG. 12**

### Series 8 Review

- sorting capability for Series 8 review window
- improved error handling capability
- web-enabling feature
- addition to client display of CICS Identification to client to id actual reviewer

## **FIG. 13**

COPY

## OMNI CLIENT

- | One Embodiment of<br>Present Invention  | Alternate Embodiment of<br>Present Invention   |
|---|--|
| <ul style="list-style-type: none"><li>• "P" - Phone Initial Contact Code</li></ul>  | <ul style="list-style-type: none"><li>• Web-enabling feature in OMNI 3.0</li></ul>                 |
| <ul style="list-style-type: none"><li>• "P" Restrict Account</li></ul>  | <ul style="list-style-type: none"><li>• New Fields for Schwab One and Brokerage accounts</li></ul> |
| <ul style="list-style-type: none"><li>• New Fields<ul style="list-style-type: none"><li>- Occupation</li><li>- IRA Credit Card #/Expiration Date</li><li>- IRA Beneficiary Share %/Relationship</li></ul></li></ul> |  |
| <ul style="list-style-type: none"><li>• Business Rule Changes effecting<ul style="list-style-type: none"><li>- Application Signed Data</li><li>- Number of Dependents</li><li>- Marital Sttatus</li></ul></li></ul> |  |

**FIG. 14**

## OMNI SERVICES

- | One Embodiment of<br>Present Invention   | Alternate Embodiment of<br>Present Invention   |
|--|--|
| <ul style="list-style-type: none"><li>• Security on Account Open/Update</li></ul>  | <ul style="list-style-type: none"><li>• Allow For Addditional Form Types with "P" Contact Code.<ul style="list-style-type: none"><li>- General Brokerage</li></ul></li></ul> |
| <ul style="list-style-type: none"><li>• Event Table<ul style="list-style-type: none"><li>- The Event Table is a log of activity performed against records.</li></ul></li></ul> | <ul style="list-style-type: none"><li>• Middleware DLLs<ul style="list-style-type: none"><li>- Clone Existing</li></ul></li></ul>  |
| <ul style="list-style-type: none"><li>•<ul style="list-style-type: none"><li>- Add Customer</li><li>- Add Account</li></ul></li></ul>  |  |
| <ul style="list-style-type: none"><li>• Restrict Opening to IRA</li></ul>  |  |
| <ul style="list-style-type: none"><li>• Middleware DLLs<ul style="list-style-type: none"><li>- Clone Existing</li></ul></li></ul>  |  |

**FIG. 15**

COPY



## DATABASE APPLICATION CHANGES

### One Embodiment of Present Invention

- ATRN
  - Transaction to list last 6 months history of transactions
- Funds Deposit
  - Used to deposit funds into accounts
- MoneyLink/Journaling
  - Enables money transfers between or to Bank Accounts
- Mutual Funds TOA
  - Mutual Funds transfers on accounts

### Alternate Embodiment of Present Invention

- No Other Changes Anticipated

**FIG. 16**

## EXTRACT PROGRAM

### One Embodiment of Present Invention

- Application Wrapper
  - Extract Accounts From Event Table
  - Retrieve Customer and Account Information
- Business Services (COBOL)
  - Read Customer Data
  - Read Account Data

### Alternate Embodiment of Present Invention

- Application Wrapper to Handle Schwab One Accounts
- Application Wrapper to Handle General Brokerage Accounts

**FIG. 17**

COPY

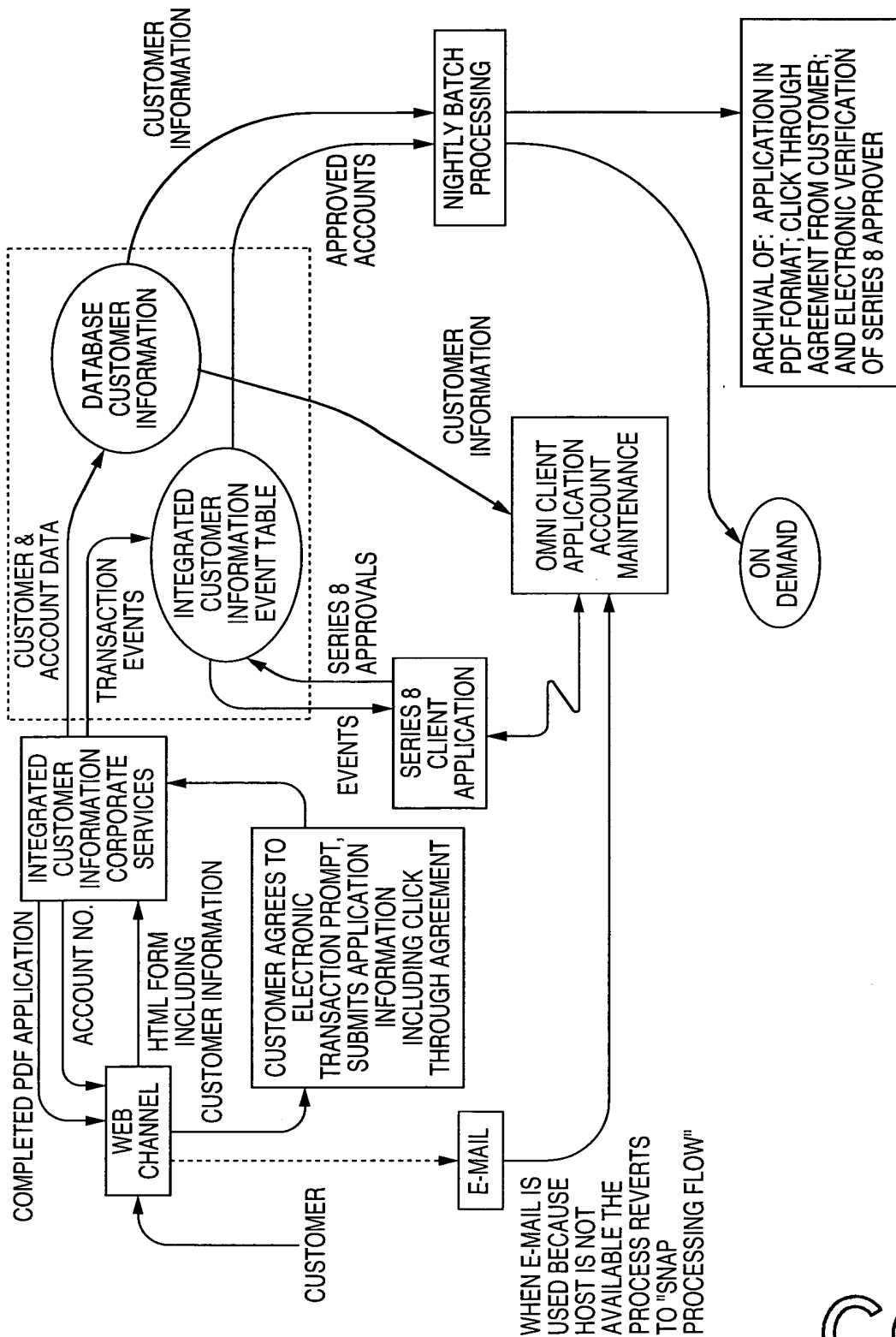


FIG. 18

COPY

# Alternate Embodiment Workflow - Web (Existing Customer)

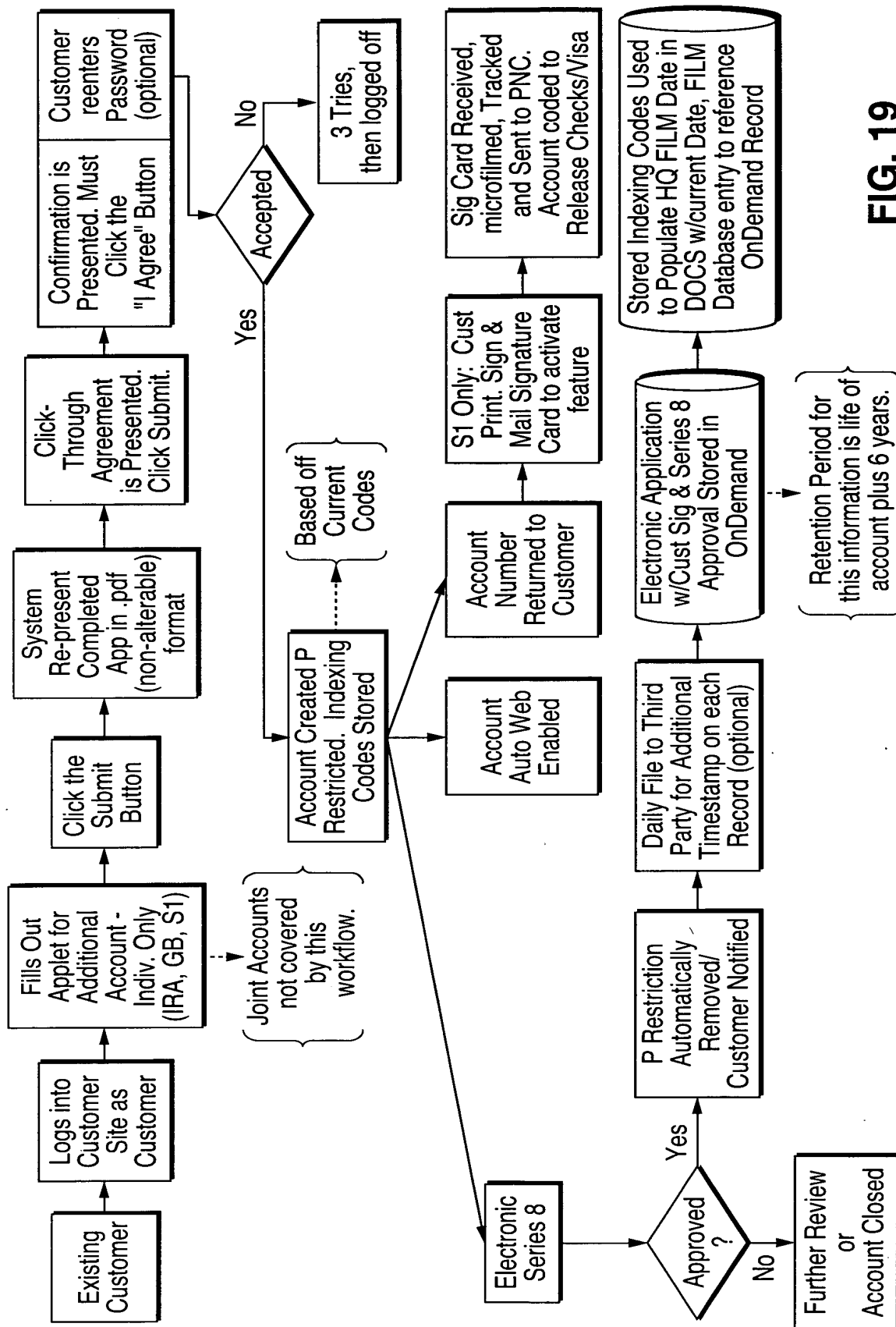
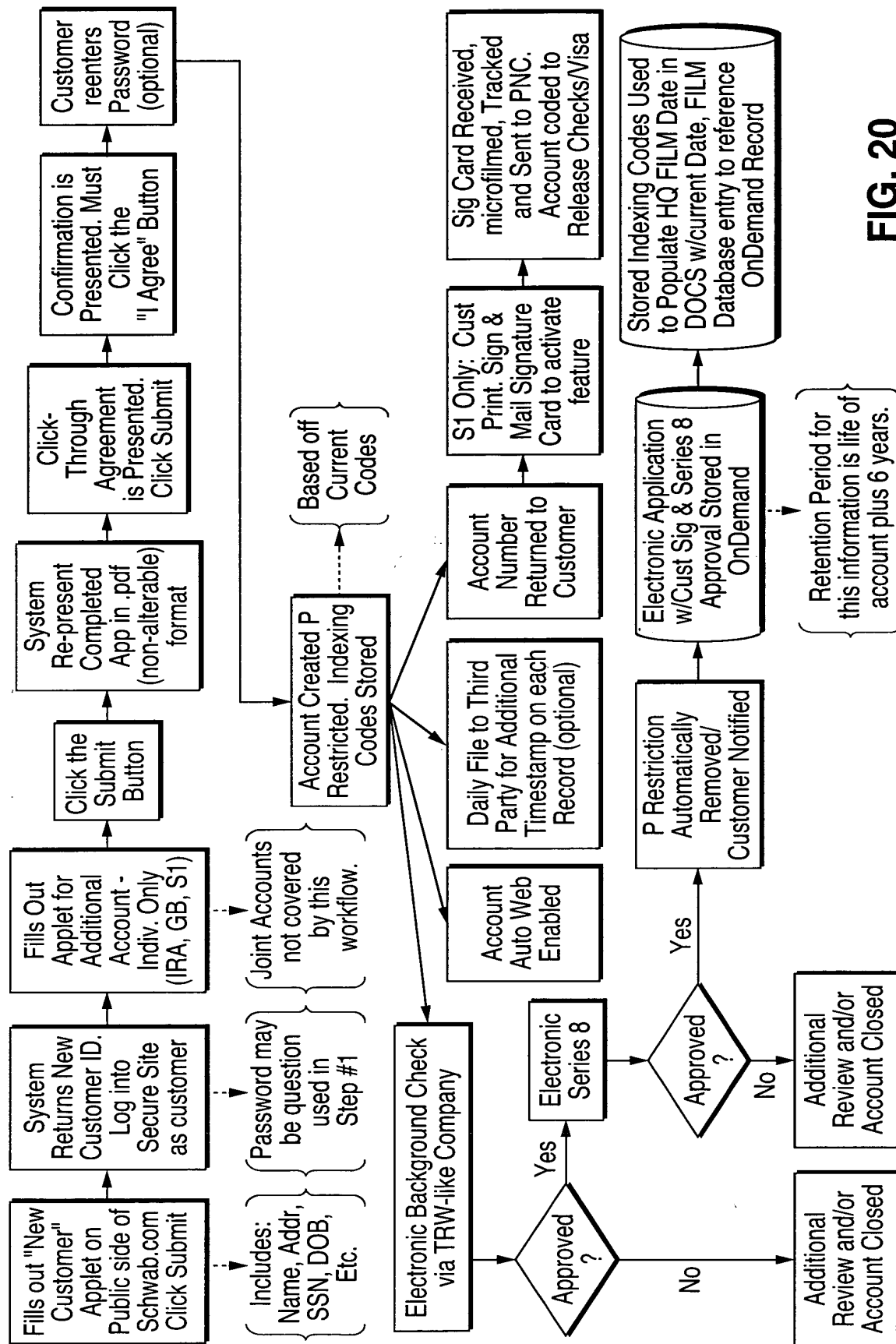


FIG. 19

COPY

# Alternate Embodiment Workflow - Web (New Customer)



**FIG. 20**

COPY